

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
401 Market Street  
Camden, NJ 08102  
Telephone number: 856-361-2300

Honorable Jerrold N. Poslusny Jr., U.S. Bankruptcy Judge

**CASE NUMBER:** 16-23305-JNP**DATE FILED::** 7/12/16

**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**  
Stephen A. Whinston  
xxx-xx-7857

**ADDRESS OF DEBTOR(S):**  
1401 Springdale Road, Apt. 314  
Cherry Hill, NJ 08003

Joan L. Whinston  
xxx-xx-3806

1401 Springdale Road, Apt. 314  
Cherry Hill, NJ 08003

**DEBTOR'S ATTORNEY:**  
Lee Martin Perlman  
Lee M. Perlman  
1926 Greentree Road  
Suite 100  
Cherry Hill, NJ 08003

**TRUSTEE:**  
Joseph Marchand  
117-119 West Broad St.  
PO Box 298  
Bridgeton, NJ 08302  
(856) 451-7600

(856) 751-4224

Lee Martin Perlman  
Lee M. Perlman  
1926 Greentree Road  
Suite 100  
Cherry Hill, NJ 08003

(856) 751-4224

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

5/16/17

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: February 16, 2017

FOR THE COURT  
Jeanne Naughton, Clerk



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen A. Whinston  
 Joan L. Whinston  
 Debtors

Case No. 16-23305-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: noa

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Feb 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2017.

db/jdb +Stephen A. Whinston, Joan L. Whinston, 1401 Springdale Road, Apt. 314,  
 Cherry Hill, NJ 08003-2772  
 cr +MTGLQ INVESTORS, L.P., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516282825 +CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360  
 516282826 +Centennial Mill, 35 Alyce Ln, Voorhees, NJ 08043-4783  
 516282828 +Cherry Hill Partners at Village Place, 1260 Stelton Rd, Piscataway, NJ 08854-5282  
 516282833 +++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)  
 516282834 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101)  
 516282832 +Delmarva Power And Pepco, Fka Atlantic City Electric, 5 Collins Dr Ste 2133,  
 Penns Grove, NJ 08069-3600  
 516282836 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 516282838 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823  
 516282839 +Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Ste 703,  
 Voorhees, NJ 08043-4413  
 516282840 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516282844 +Powers Kirn, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128  
 516282846 +Revenue Recovery Corp, 7005 Middlebrook Pike, PO Box 50250, Knoxville, TN 37950-0250  
 516282848 +Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115  
 516282850 +State of New Jersey, PO Box 283, Trenton, NJ 08602-0283  
 516282855 +Township of Cherry Hill, Tax Office, 820 Mercer St, Cherry Hill, NJ 08002-2638  
 516282856 +Veripro Solutions, PO Box 3572, Coppell, TX 75019-9572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Feb 16 2017 22:38:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2017 22:48:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 16 2017 22:48:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516282823 +EDI: CINGMIDLAND.COM Feb 16 2017 22:38:00 AT&T Mobility, PO Box 537104,  
 Atlanta, GA 30353-7104  
 516282821 +EDI: AMEREXPR.COM Feb 16 2017 22:33:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 516282829 EDI: CITICORP.COM Feb 16 2017 22:33:00 Citibank, 7920 NW 110th St,  
 Kansas City, MO 64153  
 516282824 +EDI: CAPITALONE.COM Feb 16 2017 22:33:00 Capital One/Boscovs, Capital One Retail Svcs,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 516282830 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Feb 16 2017 22:48:39 Comcast,  
 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600  
 516282831 +EDI: RCSFNBMARIN.COM Feb 16 2017 22:33:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 516282835 +E-mail/Text: bknotice@erccollections.com Feb 16 2017 22:48:22 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 516282837 EDI: IRS.COM Feb 16 2017 22:33:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 516282842 EDI: PRA.COM Feb 16 2017 22:38:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 516282845 +E-mail/Text: bankruptcy@pseg.com Feb 16 2017 22:47:41 PSE&G Bankruptcy Department,  
 PO Box 490, Cranford, NJ 07016-0490  
 516282847 +EDI: DRIV.COM Feb 16 2017 22:38:00 Santander Consumer USA, Po Box 961245,  
 Fort Worth, TX 76161-0244  
 516282852 +EDI: RMSC.COM Feb 16 2017 22:33:00 Synchrony Bank/Care Credit, Attn: bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 516282853 +EDI: CHRYSLER.COM Feb 16 2017 22:38:00 TD Auto Financial, Td Auto Finance,  
 Po Box 551080, Jacksonville, FL 32255-1080  
 516282854 +EDI: TDBANKNORTH.COM Feb 16 2017 22:38:00 Td Bank N.a., 32 Chestnut St,  
 Lewiston, ME 04240-7799

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
 516282822\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516282827\* +Centennial Mill, 35 Alyce Ln, Voorhees, NJ 08043-4783  
 516282841\* +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516282843\* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541)  
 516282849\* +Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115  
 516282851\* +State of New Jersey, PO Box 283, Trenton, NJ 08602-0283

District/off: 0312-1

User: admin  
Form ID: noa

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, L. P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
Lee Martin Perlman on behalf of Joint Debtor Joan L. Whinston ecf@newjerseybankruptcy.com, lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Debtor Stephen A. Whinston ecf@newjerseybankruptcy.com, lmpcourt@gmail.com  
Michael Frederick Dingerdissen on behalf of Creditor MTGLQ INVESTORS, L.P., nj.bkecf@fedphe.com  
Nona Ostrove on behalf of Creditor Centennial Mill by Del Webb Community Association, Inc. nostrove@ostrovelaw.com  
Steven P. Kelly on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for VM Trust Series 3, a Delaware statutory trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
William M.E. Powers, III on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for VM Trust Series 3, a Delaware statutory trust ecf@powerskirn.com

TOTAL: 9